



CALIFORNIA STATE GOVERNMENT: EQUAL OPPORTUNITY TO ALL REGARDLESS OF RACE, COLOR, CREED, NATIONAL ORIGIN, ANCESTRY, SEX, MARITAL STATUS, DISABILITY, RELIGIOUS OR POLITICAL AFFILIATION, AGE, OR SEXUAL ORIENTATION.

SPOT FOR Sacramento County - Indicate this location on your application. The California Highway Patrol is administrating these examinations for the Business, Transportation & Housing Agency's **California Infrastructure and Economic Development Bank**. Employment lists will be established for Sacramento County.

FINAL FILING DATE **December 29, 2005**
Applications (STD. 678, Rev. 12-01) must be **POSTMARKED** no later than the final filing date.
Applications postmarked, personally delivered, or received via interoffice mail after the final filing date
will not be accepted for any reason. Submit applications to:

You may file a single application if you meet the entrance requirements for more than one of the above examinations. Please specify the examination title(s) on your application.

Range A. This range shall apply to those individuals who do not meet the criteria for Range B.

Range B. This range shall apply to persons who have satisfactorily completed the equivalent to 12 months of Assistant Loan Officer, Range A, experience and may apply to persons who have the equivalent to 12 months of satisfactory experience outside of state service working in a banking or lending institution performing loan operations that included loan applications, loan packaging, or loan review.

Loan Officer	\$4111 - \$4997
Staff Loan Officer (Specialist)	\$4743 - \$5763
Staff Loan Officer (Supervisor)	\$4743 - \$5763
Senior Loan Officer (Supervisor)	\$5211 - \$6286

These are open examinations. Career credits do not apply.

ELIGIBLE LIST INFORMATION Departmental eligible lists will be established for the Business, Transportation & Housing Agency. These lists will be abolished 48 months after they are established unless the needs of the service and conditions of the list warrant a change in this period. Please note that a list can be abolished any time after 12 months based on the needs of the service.

REQUIREMENTS FOR ADMITTANCE TO THE

NOTE: All applicants must meet the experience and/or education requirements for these examinations by the final filing date.

Experience applicable to one of the following patterns may be combined on a proportional basis with experience applicable to the other pattern to meet the total experience requirements. Additionally, state experience applied toward the “non-state experience” pattern must be in a classification at a level of responsibility at least equivalent to that of one of the classifications specified in the promotional state experience pattern.

ASSISTANT LOAN OFFICER

Either I

Experience: One year of experience in California state service performing loan initiation, loan determination, and loan applicant review processing in a classification at a level of responsibility equivalent to a Management Services Technician, Range B. **and**

Education: Successful completion of the equivalent of 16 semester units of course work including courses in Principles of Accounting, Intermediate/Advanced Accounting, Analysis of Financial Statements, Business Law, Contract Law, Money and Banking, or Principles of Real Estate. Professional training received from financial institutions or through the American Institute of Banking may be deemed equivalent for the purposes of this course work requirement.

Or II

STAFF LOAN OFFICER (SPECIALIST)	JT30-7481	5HP77-01	HP775	FINAL FILING DATE: December 29, 2005
STAFF LOAN OFFICER (SUPERVISOR)	JT25-7482	5HP77-02		LOCATION: Sacramento County
SENIOR LOAN OFFICER (SPECIALIST)	JT15-7484	5HP77-03		
ASSISTANT LOAN OFFICER	JT40-7479	5HP77-04		
LOAN OFFICER	JT35-7480	5HP77-05		

(Rev. 11-05)

Experience: Six months of experience in California state service performing loan initiation, loan determination, and loan applicant review processing in a classification at a level of responsibility equivalent to a Staff Services Analyst (General), Range A. **and**

Education: Successful completion of the equivalent of 16 semester units of course work including courses in Principles of Accounting, Intermediate/Advanced Accounting, Analysis of Financial Statements, Business Law, Contract Law, Money and Banking, or Principles of Real Estate. Professional training received from financial institutions or through the American Institute of Banking may be deemed equivalent for the purposes of this course work requirement.

Or III

Experience: One year of commercial lending experience that would demonstrate a working knowledge of a loan program. Requires a basic understanding of accounting principles, banking systems, and analysis of financial statements. **and**

Education: Graduation from college, preferably with a major in the field of Economics, Business Administration, International Trade, Finance, Real Estate, or Accounting. Course work must include at least 16 semester units of Principles of Accounting, Intermediate/Advanced Accounting, Analysis of Financial Statements, Business Law, Contract Law, Money and Banking, or Principles of Real Estate. (Additional qualifying work experience may be substituted for the required education on a year-for-year basis by applicants who have at least 16 semester units of college-level training in the required course work listed above.)

Or IV

Education: A Master's or Doctorate Degree in Business Administration, Finance, Economics, or a related field. Course work must include at least 16 semester units of Principles of Accounting, Intermediate/Advanced Accounting, Analysis of Financial Statements, Business Law, Contract Law, Money and Banking, or Principles of Real Estate.

LOAN OFFICER

Either I

Experience: One year of experience in California state service as an Assistant Loan Officer, Range B. (Promotional candidates who are within six months of satisfying the experience requirements for this classification will be admitted to the examination, but they must fully meet the experience and course work requirements before being eligible for appointment.)

Or II

Experience: Three years of commercial lending experience that requires a thorough knowledge and understanding of financial statement analysis and small business operations. **and**

Education: Graduation from college, preferably with a major in the field of Economics, Business Administration, International Trade, Finance, Real Estate, or Accounting. Course work must include at least 16 semester units of Principles of Accounting, Intermediate/Advanced Accounting, Analysis of Financial Statements, Business Law, Contract Law, Money and Banking, or Principles of Real Estate. (Additional qualifying work experience may be substituted for the required education on a year-for-year basis by applicants who have at least 16 semester units of college-level training in the required course work listed above.)

Or III

Experience: Two years of commercial lending experience that requires a thorough knowledge and understanding of financial statement analysis and small business operations. **and**

Education: A Master's or Doctorate Degree in Business Administration, Finance, Economics, or a related field. Course work must include at least 16 semester units of Principles of Accounting, Intermediate/Advanced Accounting, Analysis of Financial Statements, Business Law, Contract Law, Money and Banking, or Principles of Real Estate.

**STAFF LOAN OFFICER (SPECIALIST)
STAFF LOAN OFFICER (SUPERVISOR)**

Either I

Experience: Two years of experience in California state service as a Loan Officer. (Promotional candidates who are within six months of satisfying the experience requirements for this classification will be admitted to the examination, but they must fully meet the experience and course work requirements before being eligible for appointment).

Or II

Experience: Five years of commercial lending experience that requires a thorough knowledge and understanding of financial statement analysis and small business operations. **and**

Education: Graduation from college, preferably with a major in the field of Economics, Business Administration, International Trade, Finance, Real Estate, or Accounting. Course work must include at least 16 semester units of Principles of Accounting, Intermediate/Advanced Accounting, Analysis of Financial Statements, Business Law, Contract Law, Money and Banking, or Principles of Real Estate. (Additional qualifying work experience may be substituted for the required education on a year-for-year basis by applicants who have at least 16 semester units of college-level training in the required course work listed above.)

Or III

Experience: Four years of commercial lending experience that requires a thorough knowledge and understanding of financial statement analysis and small business operations. **and**

Education: A Master's or Doctorate Degree in Business Administration, Finance, Economics, or a related field. Course work must include at least 16 semester units of Principles of Accounting, Intermediate/Advanced Accounting, Analysis of Financial Statements, Business Law, Contract Law, Money and Banking, or Principles of Real Estate.

SENIOR LOAN OFFICER (SUPERVISOR)

Either I

Experience: One year of experience in California state service as a Staff Loan Officer (Specialist), Staff Loan Officer (Supervisor), or Staff Loan Officer (Trade Finance).

Or II

Experience: Three years of experience in California state service as a Loan Officer.

Or III

Experience: Six years of commercial lending experience, and a thorough knowledge and

	<p>understanding of complex financial statements and international terms and conditions. This experience must have included responsibility for supervision of the loan process. and</p> <p>Education: Graduation from college, preferably with a major in the field of Economics, Business Administration, International Trade, Finance, Real Estate, or Accounting. Course work must include at least 16 semester units of Principles of Accounting, Intermediate/Advanced Accounting, Analysis of Financial Statements, Business Law, Contract Law, Money and Banking, or Principles of Real Estate. (Additional qualifying work experience may be substituted for the required education on a year-for-year basis by applicants who have at least 16 semester units of college-level training in the required course work listed above.)</p> <p style="text-align: center;">Or IV</p> <p>Experience: Five years of commercial lending experience that requires a thorough knowledge and understanding of financial statement analysis and small business operations, or export transactions and international documentary procedures. This experience must have included responsibility for supervision of the loan process. and</p> <p>Education: A Master's or Doctorate Degree in Business Administration, Finance, Economics, or a related field. Course work must include at least 16 semester units of Principles of Accounting, Intermediate/Advanced Accounting, Analysis of Financial Statements, Business Law, Contract Law, Money and Banking, or Principles of Real Estate.</p> <p>NOTE: Applicants shall provide complete educational information. Please provide a copy of your transcript from the college or university from which you obtained the required curriculum and/or prescribed courses pertinent to the examination(s). This information shall include the course title, # of units, date of completion, and institution attended. If you have graduated from college, please provide a copy of your degree.</p>
SPECIAL PERSONAL CHARACTERISTICS	The following characteristics are required: willingness to travel throughout the state; work irregular hours; and apply public speaking skills.
ADDITIONAL DESIRABLE QUALIFICATIONS	Preferred additional education includes courses in accounting, finance, statistics, mathematics, college composition, speech/oral communications, business composition, and economics; and possession of a valid driver license.
THE POSITION	<p>ASSISTANT LOAN OFFICER This level is the entry, recruiting, and developmental classification for persons qualified to perform technical work assisting with one or more aspects of loan, lease, bond and installment sale financing (collectively "loan") application analysis and eligibility, funding recommendations, and preparing loan documents. Incumbents perform subjourney level analytical and consultative duties. Decision-making activities are supervised and reviewed.</p> <p>LOAN OFFICER This is the fully experienced journey person level in the series. Under general direction, incumbents analyze loan applications, determine loan eligibility, make funding recommendations and assist in the preparation of loan documents. Positions at this level conduct periodic loan performance, disclosure and compliance reviews and respond to questions from businesses, nonprofit organizations, governmental entities, financial institutions, and other entities. The type of analysis and consultative activities are specialized and of a highly technical nature. Incumbents may assume lead responsibility over lower-level staff or serve as a team leader.</p> <p>STAFF LOAN OFFICER (SPECIALIST) This level is the technical expert position requiring skills, knowledge, and abilities definably above the journey person level. Positions at this level are the staff expert consultant. Incumbents typically direct specialized loan activities in a small office, and are assigned difficult, complex, and sensitive loan program responsibilities. Incumbents have no supervisory responsibility, but may serve as a lead to other loan officer staff. Other responsibilities are equivalent to the supervisory responsibilities of the corresponding supervisor level.</p> <p>STAFF LOAN OFFICER (SUPERVISOR) This is the first working supervisor level. Incumbents supervise a small group of professional and technical staff. Positions are identified using the following criteria:</p> <ol style="list-style-type: none"> 1. Responsible for projects of a relatively smaller scale, budget, and program sensitivity. 2. Assigned statewide projects of limited scope. 3. Supervise a small staff that are responsible for an identifiably more complex and sensitive program or activity. <p>SENIOR LOAN OFFICER (SUPERVISOR) This is a full supervisory level. Positions are characterized by the following criteria:</p> <ol style="list-style-type: none"> 1. Incumbents are full supervisors over a medium-size group of professional, technical, and clerical staff, who perform moderately complex activities. 2. Incumbents spend much of their time in supervision activities. 3. Program sensitivity, complexity, and budget are essential allocation factors in instances of those programs that are not comparable to others within the agency.
EXAMINATION INFORMATION	<p>These examinations will consist of a Qualifications Appraisal Interview weighted 100%. The interview will include a number of predetermined job-related questions. In order to obtain a position on the eligible list, a minimum rating of 70% must be attained in the interview. Competitors who do not appear for the interview will be disqualified.</p> <p style="text-align: center;">Qualifications Appraisal Interview Only - Weighted 100%</p> <p>Scope: In addition to evaluating the competitor's relative abilities as demonstrated by quality and breadth of experience, emphasis in the examining interview will be on measuring competitively, relative to job demands, each competitor's knowledge and abilities as described below.</p>

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION				
STAFF LOAN OFFICER (SPECIALIST)	JT30-7481	5HP77-01	HP775	FINAL FILING DATE: December 29, 2005 LOCATION: Sacramento County
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SENIOR LOAN OFFICER (SPECIALIST)	JT15-7484	5HP77-03		
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LOAN OFFICER	JT35-7480	5HP77-05		

- A. Knowledge of:
 - 1. Loan documentation requirements.
 - 2. Contract and agreement processing.
 - 3. Banking portfolios.
 - 4. Basic accounting and finance principles.
 - 5. General provisions of federal, state, and local laws, regulations, and programs relating to loan funding.
 - 6. Basic credit and financial analysis factors and techniques.
 - 7. Basic finance principles.
- B. Ability to:
 - 1. Analyze, evaluate, and interpret information and situations effectively.
 - 2. Develop alternatives and recommend a course of action demonstrating initiative, creativity, and flexibility.
 - 3. Determine potential feasibility of loans.
 - 4. Respond to inquiries and requests for technical assistance from businesses, governmental entities, and lending institutions.
 - 5. Analyze data and present technical information demonstrating good communication skills.
 - 6. Consult with and advise other governmental staff on a wide variety of loan program issues.
 - 7. Follow instructions in an efficient, accurate, and timely manner.

LOAN OFFICER

In addition to all of the above knowledge and abilities:

- A. Knowledge of:
 - 1. Interpretation and application of federal, state, and local laws relating to the loan program.
 - 2. Well developed working knowledge of loan support activities.
 - 3. Conventional financing and lending criteria.
 - 4. General conditions and covenants, and collateral requirements for loan documents.
- B. Ability to:
 - 1. Work independently or as a lead staff.
 - 2. Evaluate and develop procedures and guidelines to ensure compliance with loan programs.
 - 3. Prepare clear, concise reports.
 - 4. Provide technical assistance and consultation.
 - 5. Establish and maintain cooperative relationships with those contacted during business transactions.
 - 6. Identify special needs from the different types of loan applicants.

STAFF LOAN OFFICER (SPECIALIST)

In addition to all of the above knowledge and abilities:

- A. Knowledge of:
 - 1. Methods and techniques of program evaluation and development.
 - 2. Resolving problem loans.
 - 3. Proper structure of loan documentation.
- B. Ability to:
 - 1. Develop and establish program priorities, goals, and objectives.
 - 2. Follow program guidance from management.
 - 3. Reason logically and creatively utilizing a variety of analytical techniques to resolve complex loan issues.

STAFF LOAN OFFICER (SUPERVISOR) SENIOR LOAN OFFICER (SUPERVISOR)

In addition to all of the above knowledge and abilities:

- A. Knowledge of:
 - 1. Principles and practices of personnel administration, supervision, and training.
 - 2. A supervisor's role in and the processes available to meet equal employment opportunity objectives.
- B. Ability to:
 - 1. Plan, organize, direct, and evaluate the work of others.
 - 2. Effectively contribute to equal employment opportunity objectives.

VETERANS PREFERENCE

Veterans preference credits will be added to the final score of those competitors who are successful in the examination and who qualify for, and have requested these points. **VETERANS WHO HAVE ACHIEVED PERMANENT CIVIL SERVICE STATUS ARE NOT ELIGIBLE TO RECEIVE VETERANS CREDITS.**

GENERAL INFORMATION

It is the competitor's responsibility to contact the California Highway Patrol, Examinations Program, telephone (916) 375-2535, three weeks after the final filing date if he/she has not received a progress notice.

If the competitor's notice of oral interview fails to reach him/her prior to the day of the interview due to a verified postal error, he/she will be rescheduled upon written request.

Applications (STD 678, Rev. 12-01) for open and promotional examinations are available from the California Highway Patrol, local offices of the Employment Development Department, and the State Personnel Board (SPB).

If you meet the requirements stated on this bulletin, you may take this examination, which is competitive. Possession of the entrance requirements does not assure a place on the eligible list. Your performance in the examination will be compared with the performance of the others who take this test, and all competitors who pass will be ranked according to their scores.

The **California Highway Patrol** reserves the right to revise the examination plan to better meet the needs of the service if the circumstances under which this examination was planned change. Such revision will be in accordance with civil service law and rules and all competitors will be notified.

Interview Location(s): It is anticipated that interviews will be scheduled in Sacramento.

General Qualifications: Competitors must possess essential personal qualifications including integrity, initiative, dependability, good judgment, and the ability to work cooperatively with others; and a state of health consistent with the ability to perform the assigned duties of the classification.

Interview Scope: In addition to the scope described on this bulletin, the panel will consider education, experience, personal development, personal traits, and fitness. In appraising experience, more weight will be given to the breadth and recency of pertinent experience and evidence of the competitor's ability to accept and fulfill increasing responsibilities than to the length of his/her experience. Evaluation of a competitor's personal development will include consideration of his/her recognition of his/her own training needs; his/her plans for self-development, and the progress he/she has made in his/her efforts toward self-development.

Veterans Preference: Government Code Section 18973.5(a) defines an entrance examination, for purposes of awarding veterans preference credits in open and open nonpromotional examinations as "...any open competitive examination other than one for a classification having a requirement of both college graduation AND two or more years of experience". Government Code Section 18973.5(b) requires that veterans preference credits be awarded in all qualifying entrance examinations in which a veteran competes and that no veterans credits shall be allowed once a veteran achieves permanent civil service status (successful completion of the probationary period for the classification of hire). In open examinations, veterans, widows, or widowers of veterans, and spouses of disabled veterans qualify for veterans points: 15 points for disabled veterans; 10 points for other veterans. In open nonpromotional examinations, only the veteran qualifies for veterans points: 10 points for disabled veterans; 5 points for other veterans. Directions for applying for veterans preference points are on the Application for Veterans Preference form (SPB 1093) which is available from SPB offices, written test proctors, and the Department of Veterans Affairs, P.O. Box 942895, Sacramento, CA 94295-0001.

The **California Relay Service** enables a person with a Telecommunications Device for the Deaf (TDD) to communicate over telephone lines with another person who does not have a TDD. To use the California Relay Service, call the following: if you have a TDD, 1-800-735-2929; if you do not have a TDD, call 1-800-735-2922.